

CATHAY GENERAL BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1843080	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$10,683	\$10,974	2.7%		
Loans	\$7,429	\$8,085	8.8%		
Construction & development	\$269	\$308	14.2%		
Closed-end 1-4 family residential	\$1,216	\$1,481	21.8%		
Home equity	\$202	\$163	-19.4%		
Credit card	\$0	\$0			
Other consumer	\$5	\$5	-0.5%		
Commercial & Industrial	\$2,102	\$2,270	8.0%		
Commercial real estate	\$3,181	\$3,351	5.4%		
Unused commitments	\$1,740	\$1,859	6.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,062	\$959	-9.7%		
Asset-backed securities	\$0	\$0	-12.1%		
Other securities	\$1,001	\$616	-38.4%		
Cash & balances due	\$557	\$671	20.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$1			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$1			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$9,104	\$9,449	3.8%		
Deposits	\$7,546	\$8,022	6.3%		
Total other borrowings	\$1,415	\$1,340	-5.3%		
FHLB advances	\$146	\$521	256.5%		
Equity					
Equity capital at quarter end	\$1,570	\$1,525	-2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	12.2%	12.1%	--		
Tier 1 risk based capital ratio	15.3%	14.5%	--		
Total risk based capital ratio	17.1%	15.8%	--		
Return on equity ¹	7.1%	8.6%	--		
Return on assets ¹	1.1%	1.2%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	175.4%	206.6%	--		
Loss provision to net charge-offs (qtr)	18.1%	8.6%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	15.7%	11.4%	0.1%	0.0%	--
Closed-end 1-4 family residential	1.0%	0.9%	0.1%	0.0%	--
Home equity	1.2%	1.3%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.0%	0.9%	0.2%	0.5%	--
Commercial real estate	0.7%	0.3%	0.0%	0.0%	--
Total loans	1.4%	1.0%	0.1%	0.1%	